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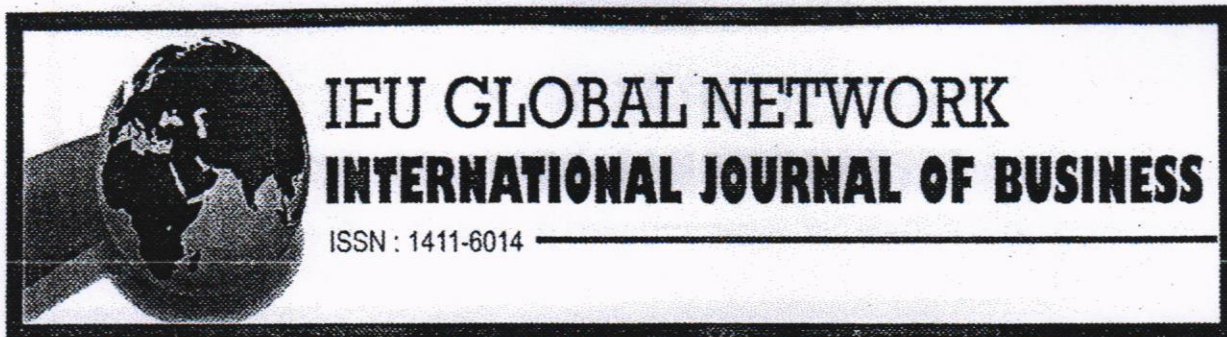
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AN ANALYSIS STUDY OF SEVERAL FACTOR MOTIVATION THAT INFLUENCES THE PRODUCTIVITY OF SALES AGENT AT LIFE INSURANCE COMPANY BUMI ASIH JAYA EAST JAVA BRANCH OFFICE

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Abstract: Bumi Asih Jaya, with extensive market network and increasingly competitive product, is prepared to serve the people and policy holders with a profesional level of survive, still prizing th motto " to love one's neighbor". To face globalization era, that will be coming in year 2020, that the situation where people of all nations will compete in the same business. The company must partuculary endeavour to raise the quality of its Human Resources, not to lose the competition.

To compete is global market, requires to address the problem of efficiency. Efficiency it means to spend as little as possible for the maximum benefit, from every action that we make. Sales is a heart of the insurance company. If the heart can be running well the company will be succeed. To reach the commpany goals the company should have a goog marketing concept. Marketing concept, holds that achieving organizational goals depend on determining the needs and wants of target market and delivering the desired satisfactions more effectively and efficiently than competitors. Marketing management, is the analysis, planning, implementation and control of program designed to create, build and maintain benefical exchanges with target markets in order to achieve organizational objectives. Marketers must be good at managing the level, timing and composition of demand, because actual demand can be different from what organization wants. Sales should be honest when they explain avout the benefit of insurance. Don't make the ensurer disappointed. Just remind that the assignment is very hard, because the insurance product is not the real product or good but " **intagible** ", so most of the sales can be retired. The other hand if the sales very kreatif, thus the work as sales insurances is one of the thing that very nice therefore can promises the future and good career.so much higher the productivity that can be reached by an agent, so much higher revenue that their can get as of a part of their performance.

Keyword : Insurance, global market, and marketing

INTRODUCTION

To improve the standard of living of the nation, the government continually makes an effort to enhance the Indonesian economic performance, with policies carried out soundly in the areas monetary and non monetary. Therefore it may be assured that the economic condition of each household will get better.

It can be seen that society life style is gradually changing to dynamic life pattern

and followed by the increased purchasing power, the society welfare then become better and more prosperous than in the previous years.

The dynamic society life style influences the thought of what satisfying the need of life. Today not only daily food and housing as primary need, but also financial security in the future. Takes account his view, insurance becomes a certain choice as a promising taking product of definite financial security in the future.

Bumi Asih Jaya with its various insurance products, should likely becomes the choice of the society desiring to fulfill its need. With true sale technique and strategy, it is not impossible that the products produced by Bumi Asih Jaya may dominate the market. For this, educated and skilled marketing employees in sales are needed.

Bumi Asih Jaya, with extensive market network and increasingly competitive product, is prepared to serve the people and policy holders with a professional level of survive, still prizing th motto "to love one's neighbor". To face globalization era, that will be coming in year 2020, that the situation where people of all nations will compete in the same business. The company must particulary endeavour to raise the quality of its Human Resources, not to lose the competition.

To compete in global market, requires to address the problem of efficiency. Efficiency it means to spend as little as possible for the maximum benefit, from every action that we make.

Enthusiasm for efficiency should be planting continually, and aware that the raise efficiency which the workers who are professional, skilled and have high morale standards. To achieve professional and skilled, Bumi Asih Jaya should always improve the quality of Human Resources, through education and training. Education is one of the basic need of people, to create the ability to complete and communicate equally with other peoples of the world. Training is needed so staff are always able to anticipate the continual dramatic changes in the business and environment. Without best education, the people will become the objects of exploitation's by better educational people.

Therefore with using effective Human Resources the productivity of the company can be increased, but there are several that can influence the productivity such as educational, skill, motivation, leadership, environment, etc.

The productivity at Bumi Asih Jaya measured by the result of production that reached by each agent when they sold to the society. Production as a output measured

from the first premium paid that has been reached by the agent in one year. The total premium that should be paid definite by insured amount, period and payment regulation. After first premium paid the insured should conduct the following payment which the amount definite by the contract agreement within selling policies. If the following premium did not pay in the certain period and the policies did not have cash value so total premium paid suppose to be nothing.

According to the data that author find out in the field, total premium reached by Bumi Asih Jaya, East Java Branch Office for the year 2009-2010 as follow :

Tabel 1.1.

Premium Collected by Bumi Asih Jaya
East Java Branch Office for The Year 2006 and 2007

No	Area/District	2006	2007
1.	Dr. Sutomo	995.000.000	1.113.839.000
2.	Jembatan Merah	642.000.000	730.608.000
3.	Kayu Tangan	670.000.000	768.109.000
4.	Probolinggo	198.000.000	290.567.000
5.	Jember	873.000.000	969.701.000
6.	Ngagel Jaya	614.000.000	777.708.000
7.	Banyuwangi	720.000.000	796.304.000
8.	Kota Lama	379.000.000	410.890.000
9.	Kediri	301.000.000	372.362.000
10.	Jombang	247.000.000	412.623.000
11.	KPA	225.000.000	302.456.000
12.	Dharma	76.000.000	117.251.000
13.	Wenokromo	27.000.000	161.241.000
TOTAL		5.967.000.000	7.223.659.000

Sources : Evaluation Report BAJ 2006 and 2007

Tabel 1.2.

Premium Target Collected by Bumi Asih Jaya
Head Office Jl. Matraman Raya 165 – 167 Jakarta 13140
For The Year 2006 and 2007

No	Area/District	2006	2007
1.	North Sumatra	5.475.862.000	7.940.000.000
2.	Middle Sumatra	4.613.793.000	6.690.000.000
3.	South Sumatra	4.620.689.000	5.830.000.000
4.	North Jakarta	4.231.034.000	6.135.000.000
5.	South Jakarta	4.644.827.000	6.735.000.000
6.	West Java	4.355.172.000	6.315.000.000
7.	Middle of Java I	3.734.483.000	5.415.000.000
8.	Middle of Java II	4.044.828.000	5.865.000.000
9.	East Java	6.993.103.000	10.140.000.000
10.	Bali/NTT	5.110.345.000	7.410.000.000
11.	Indotim	4.510.345.000	6.540.000.000
12.	Kalimantan	2.734.483.000	3.965.000.000
13.	Head Office	703.448.000	1.020.000.000
TOTAL		55.172.413.000	80.000.000.000

Sources : Operating Strategy Report BAJ

As we know is the table above, the productivity of East Java is higher than the other office. The reason is East Java population and income per capita higher than the other city and also East Java Branch Office has a great number of agents with good motivation and loyalty.

The successful of the company is depend on the capability of the agents to sold the product. As down in theble above, the total of agents for the year 2007 is higher than 2006. It means the company have increase their selling capability. For the strategy, the commpany should have (Strenght, Opportunity, Threat) analysis. The analysis for Bumi Asih Jaya as folows :

Strenght :

There are some factors that can be strenght of the company :

- The company have 284 officers arround Indonesia
- The company have 13.334 agents
- Finance company
- Corporate image
- Policyholders

Weaknesses :

- Manpower productivity
- Agents turnover
- Expense ratio
- Lapse ratio policy
- Investment management

Opportunity :

- Economic growth
- Population density
- Technology and information
- Social security

Threat :

- Inflation and interest rate
- Free trade
- Bank assurance

To avoid the weaknesses of the company “ **Manpower Productivity** ” we try to find out some solution, that will be explained in this thesis. Manpower is a basic need of the insurance company. Because the capability of the agent depend on the skill that they have and also trainings that the company arrange. Through the trainings and skill developments an be a motivation for the agents. A communication and coordination can be a motivation too.

LITERATURE REVIEW

Every people have potency for the actionx in many kind of activities. The ability for the action obtained since the people was born (naturally) or by learning.

Although the people have potency for definite behavior but really only in the certain time they used it. The potency for certain behavior called ability. Then the potency visualisation called performance.

Because not always and not all ability came in the kind of performance, so can be sure that people have the power for changes the ability to performance. With known about what the strength influence people to action, then can be sure that behavior as a

will. Therefore behavior scientist formulated this action as motivation.

Motivation

Motivation is basic psychological process, that consist of desires, wants, whishea, aim, goals, needs, drivers, motives and incentives. Technically, the term motivation can be traced to the Latin word *movere*, which means to move. This meaning is evident in the following comprehensive definition.

Fred Luthans define motivation as a process that start with a physiological or psychological deficiency or need that activates behavior or a drive that is aimed at a goal or incentives.

Process of motivation consists of these interacting and interdependent elements as follow :

- Need are created whenever there is a physiological or psychological imbalance
- Drives. With a few exception, drives or motives are set up to alleviate needs. A physiological drive can be simply defined as a deficiency with direction. Physiological dan psychological drives are action oriented and provide an energizing thrust toward reaching incentive.

Incentives. At the end of the motivation cycle is the incentive. Incentive is anything that will alleviate a need and reduce a drive.

Harold Koonrz and Heinz Weihrich said that motivation is general term applying to the entire class of drives, need, wishes and similar force.

To say that managers motivates their subordinates is to say that they do those things which they hope will satisfy these drives and desires and induce the subordinates to act in a desires mmanner.

Beside that, Stephen P. Robbins define motivations as the williness to exert high levels of effort toward organizational goals, conditioned by the effort's ability ti satisfy some individual need.

A need, mean some internal state that makes certain outcomes appear attractive. An unsatisfied need creates tension that simulated drives within the individual. This drives generates a search behavior to find particular goals that, if attained, will satisfy the need and lead to the reduction of tensin.

Finally, Hodgetts M. Richard and Luthans Fred, define the motivation as a psychological process through which unsatisfied wants or needs lead to drives that are

aimed at goal or incentives.

There several factors influence motivation. Theoretical motivation also have several approaches. One theory generally used is Maslow's theory. In this Maslow Theory identified five levels hierarchy of need as follow :

- Physiological need. The most basic level in the hierarchy, the physiological needs, generally corresponds to the unlearned primary need. There are includes hunger, thirst, sleep, sex and other bodily needs.
- Safety needs. This second level of needs is roughly equivalent to the security need. There are includes security and protection from physical and emotional harm.
- Love needs. This third or intermediate, level of needs loosely corresponds to the affection and affiliation need. This need also called social need, includes affection, belongingness, acceptance and friendship.
- Esteem needs. The esteem level represent the higher needs of humans. There are includes internal and external factors. The internal esteem factors such as self respect, autonomy and achievement and external factors such as status, recognition and attention.
- Need for self actualization. This level represent the culmination of all the lower, intermediate and higher needs of humans. This is represented by the drive to become what one is capable of becoming includes personal growth, achieving one's potential and self fulfillment.

Leadership

Leadership is the ability to influence a group toward the achievement of goals. The sources of this influence may be formal, such as provided by the possession of managerial rank in an organization.

The following two comparative area provide a foundation for understanding leadership :

- The philosophical grounding of how leader view their subordinates
- Leadership approaches as reflected through the use of autocratic participate characteristic and behaviors of leader.

Hypothesis

to presume that factors like motivation, communication, leadership and job satisfaction have dominance influences toward agents productivity at Bumi Asih Jaya

insurance company.

RESEARCH METHOD

This research already done for knowing the indfluence of motivation factors toward productivity sales agents at Bumi Asih Jaya, One's of insurance company in East Java. As the simbol of independent variable is X, which includes motivation factor, communicaiton, leadership, job satisfaction and participation management factors. Whereas the symbol of dependent variables is Y, it means the productivity sales agent.

From four independen variables that explained above, for determine the measuring grade researcher used likert sclae. Every answer in the questionare determined by certain value, for example for five alternative answer, thus respondent with the answer very dissatisfy = 1, dissatisfy = 2, safisty enough = 3, satisfy = 4 and very satisfy = 5.

Population that available in twelve district area, researcher take the sample by stratified random sampling and each that strata has been taken the sample 10%. For knowing the hypothesis that purposed, data analysis done by quantitative with multiple regression program, furthermore done by F test and t test.

ANALYSIS

The society life style is gradually changing to dynamic life pattern and followed by increased purchasing power, the society's welfare then become better and more prosperous than the previous years. The dynamic society life style influences the thought of what satisfying the need of life. Today not only daily food and housing as primary need, but also financial security in the future. According to this view, insurance become a certain choice as a promising taking product of define financial security in the future.

The scope of insurance can be devised into two categories, as follow :

- General insurance, is an insurance that insurer the loss something, like fire, robbed or loss for environment damage.
- Investment insurance, is an insurance that insured sum of money to invest to the insurance company for the definite time and insurer interest and protection.

Life insurance, is an insurance for protection people and give financial security in the future or for definite time. T. Asuransi Jiwa Bumi Asih Jaya has been found on 10 June,

1967 by KM. Sinaga and his four partners, with the document no 49 date a 14th September 1967 before otary Public Julian Nimrod siregar. The five founder of Bumi Asih Jaya were KM. Sinaga, Dja Sarlim Sinaga, the late S.H. Simatupang, the late Dr. H. Sinaga, and the late A.M. Sihombing.

During 1995, the Indonesian economy improved its performance, although shadowed by inflation still at 9.40%. the economic performance can be seen from economic growth that reached 8.07% and the per capita income that is no \$ US 1.023. this growth creates a better economy for the expansion of the financial services industry, especially for insurance, in these economic condition, BAJ has achieved significant progress.

The agents productivity calculated through the agents productivity during one year is form January until December. Total productivity itself reflected in the first premium paid and the amount depend on te kind of program/insurance, period, insured/coverage and payment system. The payment system can be monthly, quarterly semester or yearly.

Motivation that arrange in the company, Bumi Asih Jaya, can be transportation allowance, Provision / commission fee, collecting premium fee, carrier improvement for sales agents with good performance and bonuses for achievement target production.

Based on the multiple regression analysis obtained that the correlation between motivation variables with productivity high, as multiple regression 84.87%, R Square 72.034%.

CONCLUSION

Research conducted to prove tat motivation, communication, participation, job satisfaction and leadership have influences on agents productivity. Based on the research analysis proved that motivation have significant influences on productivity, as 72,69%. It means if all motivation factors, like physiological needs, security needs, social needs and self actualization need fulfilled, they will improve the productivity.

Job satisfaction, as the second factors that influences on the productivity, as 39,73%. It means if in the company have job challenges, opportunity of team work, ad the ability to make significant contribution at work, they can improve the productivity. In this conditions their satisfactions on the productivity 39.73%, caused by higher target of productivity and lack of the facility.

Participation as the third factors that influences on productivity. Based on the

analysis is 23.88%. According to the theory X, as the negative attitude, so basically agents no creative, dislike work, controlled. Therefore, theory Y as a positive attitude, agent will exercise self direction and self control, have innovative decision. This also one of the weaknesses that the productivity of 2009 lower than the target.

Communication, as the fourth that influences on productivity. According to the analysis is 19.16%. in this condition communication between the leader and subordinates (agents) not clearly. Planning and progress to achieve the goals also not focused.

So the conclusion is motivation is the significant factors that influences on productivity, but communication, leadership, job satisfaction and participation also support the productivity.

Suggestion to the company, according to this condition as follow :

- Should have good communication between the leader and subordinates, between subordinates with the leader and also between subordinates itself.
- Should make a good application production target system
- Should give a good reward system for agents with good performance and give punishment for the agents with bad performance.

Because the successfully of insurance company depend on the productivity, and the productivity depend on sales agent, so to make a higher productivity sales agents should have skill and ability to sale the product. Furthermore, the company should improve the agents ability through training and education and good facility for them. Finally, the company should give better services to the client, because the competition today is very high.

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